

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 17-23522-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott H. Richardson  
81 Walnut Avenue  
Somerset, NJ 08873

Social Security No.:  
xxx-xx-2466

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/31/17 and a confirmation hearing on such Plan has been scheduled for 2/14/18.

The debtor filed a Modified Plan on 3/9/18 and a confirmation hearing on the Modified Plan is scheduled for 4/11/18. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 12, 2018

JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott H. Richardson  
 Debtor

Case No. 17-23522-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Mar 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db +Scott H. Richardson, 81 Walnut Avenue, Somerset, NJ 08873-1445  
 cr +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516917326 +Bank of America, PO Box 722929, Houston, TX 77272-2929  
 517045349 Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
 516917327 +Barbara Ann Mellor Holmes, c/o Louis H. Miron, Esq., PO Box 2956 - 220 Lenox Avenue,  
 Westfield, NJ 07091-2956  
 517015956 +Barbara Mellor-Holmes, Louis H. Miron, Esq., 11 Commerce Dr., Suite 308,  
 Cranford, NJ 07016-3513  
 516917328 +Cach of NJ, LLC, C/O Harrison Ross Byck, 229 Palaza Blvd, ste 112,  
 Morrisville, PA 19067-7601  
 517149906 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 516917329 +Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837  
 516917330 +Eastern Account System INC., 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 517072905 HSBC Bank USA, National Association et.al., Wells Fargo Bank, N.A.,  
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516917333 +IC System, Po Box 64378, Saint Paul, MN 55164-0378  
 516917332 +IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
 516917335 +John Baron, Esq., Po Box 2175, Hobe Sound, FL 33475-2175  
 516917336 +Johnny on the Spot, Kathleen R. Wall, 2640 Highway 70, PO Box A,  
 Manasquan, NJ 08736-0631  
 516917338 +Merc Adj Bur, 6390 Main St S-160, Williamsville, NY 14221-5859  
 516917337 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016  
 516917339 +Overlook Hospital, 99 Beauvoir Avenue, Summit, NJ 07901-3595  
 516917341 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2018 23:59:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 12 2018 23:59:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517157835 E-mail/PDF: resurgentbknofications@resurgent.com Mar 13 2018 00:03:34  
 CACH, LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
 516967984 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2018 23:59:26  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516917331 E-mail/PDF: gecsed@recoverycorp.com Mar 13 2018 00:03:28 Green Tree Servicing L,  
 332 Minnesota St Ste 610, Saint Paul, MN 55101  
 516917334 +E-mail/Text: collections@jeffersonassociates.com Mar 12 2018 23:59:47 Jefferson Associates,  
 3 Coral St, Edison, NJ 08837-3242  
 517139565 +E-mail/Text: bankruptcydpt@mcsmc.com Mar 12 2018 23:59:40  
 Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,  
 Warren MI 48090-2036  
 517048604 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 13 2018 00:19:59 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516917340 Spouse  
 516917324 ###+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
 516917325 ###+ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Mar 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR  
GSAA HOMEEQUITY TRUST 2005-7 james.shay@phelanhallinan.com  
Kirsten B. Ennis on behalf of Debtor Scott H. Richardson pacerecf@ennislegal.com,  
r53278@notify.bestcase.com  
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR  
GSAA HOMEEQUITY TRUST 2005-7 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 10